

United States Bankruptcy Court
District of Maryland

In re:
April Horn
Debtor

Case No. 23-10299-NVA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0416-1
Date Rcvd: Apr 17, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2023:

Recip ID	Recipient Name and Address
db	+ April Horn, 851 Middlesex Rd., Essex, MD 21221-2129
32165632	+ EZ Pass, PO Box 5060, Middle River, MD 21220-0060
32165633	+ Freedom Fighters 2, Inc., 2920 Smithson Drive, Forest Hill, MD 21050-1902
32165634	+ Gary Blibaum, Esquire, 40 York Road, Suite 300, Towson, MD 21204-5266
32165637	+ Jeffrey Friedman, Esq., 100 Owings Court, Ste. 4, Reisterstown, MD 21136-3048
32165641	+ LVNV Funding LLC, 6801 S. Cimarron Rd, Ste 424-J, Las Vegas, NV 89113-2273
32165640	+ Lucky Seven Bail Bonds, Inc., PO Box 5084, Middle River, MD 21220-0084
32165645	+ Sean Daly, Esq., 8028 Ritchie Hwy- #300, Pasadena, MD 21122-1360
32165646	+ State of Maryland, Central Collection Unit, Fifth Floor Certifications, 300 W. Preston Street, RM 407, Baltimore, MD 21201-2309
32165648	+ Walnut Grove I Realty, LLC, c/o Apt. Services, Inc, 216 Schilling Circle, Ste. 3215, Hunt Valley, MD 21031-1127

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
32166125	Email/Text: bankruptcy@baltimorecountymd.gov	Apr 17 2023 19:10:00	Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204
32166122	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Apr 17 2023 19:10:00	Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201
32165630	+ EDI: CONVERGENT.COM	Apr 17 2023 23:06:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, 800 Sw 39th St, Ste 100, Renton, WA 98057-4927
32165631	+ Email/Text: ebnotifications@creditacceptance.com	Apr 17 2023 19:10:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
32165635	+ EDI: LCIICSYSTEM	Apr 17 2023 23:06:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
32165636	EDI: IRS.COM	Apr 17 2023 23:06:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
32165638	+ Email/Text: jeffrey@jeffreytapper.com	Apr 17 2023 19:10:29	Jeffrey Tapper, Esquire, 90 Painters Mill Road, #230, Owings Mills, MD 21117-3611
32165639	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 17 2023 19:10:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
32165642	^ MEBN	Apr 17 2023 19:06:36	LVNV Funding, LLC, c/o Peroutka, Miller, Klima & Peters, 8028 Ritchie Hwy, Ste 300, Pasadena, MD 21122-1360
32165643	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 17 2023 19:11:25	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
32165647	+ Email/Text: bankruptcy@sw-credit.com	Apr 17 2023 19:10:00	SWC Group, 4120 International Parkway #100,

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32166124	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Apr 17 2023 19:11:00	Carrollton, TX 75007-1957 State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32166123	+ Email/Text: Bankruptcy_group@baltimorecity.gov	Apr 17 2023 19:10:00	Supervisor of Delin. Accts., Abel Wolman Municipal Building, 200 Holliday Street- Room #1 Bankruptcy, Baltimore, MD 21202-3635

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
32165644		Sawyer Property Management of MD LLC, INVALID ADDRESS PROVIDED

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2023 at the address(es) listed below:

Name	Email Address
Morgan W. Fisher	trustee@morganfisherlaw.com MD65@ecfcbis.com, fisher@premierremote.com
Nicholas J. DelPizzo	njdelpizzo@aol.com leahsny@yahoo.com, bjarboe.lawoffice@gmail.com

TOTAL: 2

Entered: April 17, 2023
Signed: April 17, 2023

SO ORDERED

Nancy V. Alquist
NANCY V. ALQUIST
U. S. BANKRUPTCY JUDGE

Information to identify the case:

Debtor 1	April Horn	Social Security number or ITIN	xxx-xx-2307
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Maryland			
Case number: 23-10299 NVA Chapter: 7			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:
April Horn

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.